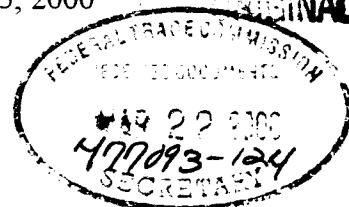




QUALITY EMPLOYER SOLUTIONS, INC.

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March 15, 2000



Secretary
Federal Trade Commission
Room H-159, 600 Pennsylvania Ave, N.W.
Washington, D.C. 20580

RE: Gramm-Leach-Bliley Act Privacy Rule,
16 CFR Part 313 -Comment

Good day,

As a licensed private investigator and small business person, I am writing to express my concern with the proposed regulations to implement Title V of the Gramm-Leach-Bliley Act of 1999. I believe we would lose a valuable and very necessary source of locating witnesses and suspects if "non-public personal information" is defined to include simple names and addresses of customers of financial institutions.

I thought that the clear intent of Congress was to provide an opportunity for customers of financial institutions to "opt-out" of sharing their personal financial information with non-affiliates of the institutions. The statute provides protection for financial information--not mere names and addresses. If all information available to a financial institution is defined as "non-public personal information," then what is "public"? Congress seemed to be offering a distinction by describing financial-only information. I believe the Act provides opt-out of information regarding credit history, employment and financial assets. **But name, address and phone number should not be classified as "non-public."**

Private investigators play an important role in our civil and criminal justice systems which is not always understood. The information we obtain regarding addresses and phone numbers is essential to our conduct of business and fulfilling our obligations to consumers. We utilize this information to investigate embezzlement, insurance fraud, locate delinquent child support debtors and serve process among other things. Stalkers and scam artists seldom reside where their vehicles are registered so current address information is essential and law enforcement seldom has time to bring these cases for prosecution.

If this information is deemed "non-public personal," only wrongdoers and criminals will benefit and the law-abiding consumer will be the loser. I urge you to define non-public personal information in the manner that Congress intended.

Yours truly,

Kathleen McCormack
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